PREPAREDNESS IN THRIFT PROVIDES FOR "RAINY DAY," DECLARE THOSE WHO SAVE

Candidates in Evening World Prize Contest Tell How They Do It-Woman Shows How She Gave Up \$35 Job to Wed \$25 Man and Saved Money.

The experiences of The Evening World Thrift campaign followers for a moderate wage after being long show with striking clearness the value of preparedness. Preparedness, of an employer of others—that's what course, is a very popular theme just now, but it should by no means be now we have \$600 in two banks—confined to national affairs. Personal preparedness is within reach of every thanks to our thrift slogan. It is betone, but individuals, like nations, sometimes have to be jarred into a realzation of danger before they arm themselves.

When the babies come; when the investment opportunity is presented; when sickness or death enters the home, the man or woman with money in the bank will not be humiliated. The home keeps running like a well or so, to see the umbrella constantly managed business, with ample funds to meet the fixed charges and the unexpected but perfectly normal demands as well.

"With the veto of all who heard it,

Here is a worthy example of

SAVE IT REGULARLY That is the keynote of all the letter lealing with the Thrift Campaign.

Our institution was founded 26 cears ago with the belief that the

hest way to save is through regular monthly installments. Write for Booklet. THE THRIFT

209 Ryerson St. - - BROOKLYN

cocasion, as most funerals are, but the sadness was intensified by the fact that the relatives were caught without any ready money and there were heavy expenses to meet without any delay. The father, who died sud-any delay are successful to start with our determination to adjust our living to the amount decided upon to be saved, rather than be content to save from the beginning and acquire a habit which would be an asset in holding on to all the money he was going to make turn, and incidentally cover unforest to start with him on \$1.200 a year and prospects. He is a student and ambitious. But I was determination to adjust our living to the amount decided upon to be saved, rather than be content to save just what's 'left over.' To this end we consider savings as an expenditure, same as rent, clothing or any other necessary item in our budget.

"The father, who died sud-any delay are the same and prospects."

"The father delay are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects. The same and prospects are the same and prospects are the same and prospects. The same and prospects are the same an denly, had always enjoyed a good in- seen expenses meanwhile, come, and his children also drew good salaries, but they all had overlooked out a twenty-year payment policy for and is foregone conclusion that the father's and the premiums on both policies. remains should be sent back to the old home in the South for burial and some one had to go along. They mansome one had to go along. They man"Around presented a compulsory saving of Bent (5 rooms), 17.5 per cent....

[Strong Presented a compulsory saving of Bent (5 rooms), 17.5 per cent....

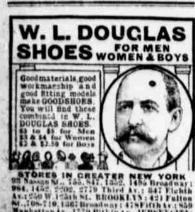
[Strong Presented a compulsory saving of Bent (5 rooms), 17.5 per cent....

[Carfare, lunches, 4.6 per cent....

"My husband is extravagant. It is a family failing. If you had met me three years ago you might have considered that I, too, was extravagant. It was. But my mother-in-law paid me what I considered a compliment; she called me 'stingy,' and I'll tell you why. I determined to SAVE. When I married my husband a little over two years ago I left a position paying \$35

gas on the stomach or sour odors from the stomach or to cure a stomach head-

You couldn't keep a handier or more



\$250 in Prizes for the Best Common Sense Plan of Saving

The Evening World, co-operating with the American Bankers' Association, is conducting a campaign for thrift.

It is not the easiest thing in the world to save money, but the readers of this paper during the next few months will be given every encouragement to learn how to do it.

Cash prizes amounting to \$250 will be given to those who show the most sensible plans of home or domestic financing. The Evening World campaign is designed primarily to help men

and women earning \$150 a month or less. The committee of awards will be announced later. Articles will be published on Wednesdays and The American Bankers' Association offers \$150 in prizes, and The

Evening World adds \$100, making \$250 in all. The prizes will be as follows: First prize, \$50; two prizes of \$25 each; five prizes of \$10 each; ten prizes of \$5 each; twenty-live prizes of \$2 each. All correspondence will be kept confidential, but it will be neces-

sary for you to give name and address. Address all letters to Thrift Editor, Evening World. KEEP LET-TERS WITHIN 200 WORDS. The privilege of participating in the cam-

ance and clothing, both of which

items are likely to flatten out the

weekly or monthly stipend unless

it is of pretty substantial propor-tions. Meeting, or rather provid-ing for, such bills every pay day

is the way to keep them from causing trouble, a principle, by the way, which should govern

every savings plan. The Prosper-ity Fund, properly supervised by State authorities, offers an ideal

method of accumulating funds, and it shows a wholesome atti-

tude on the part of his employer.

Crucible Steel resumed the leader-

the opening was generally below the

close. New Haven was the excep-

tion in railroad list opening up % to

69 and on active trading declined to 66% other stocks followed in sen-eral selling movement after the open-ing and prices sold off from a balf to three points in some of the in-dustrials. In second hour there was

some slight recoveries but not enough to stem the downward tide. Lacka-wanna Steel closed with net gain of 15 points but final prices showed losses all through the list. U. S. Steel closed at 82% off 15 and lowest for the day.

Closing Quotations.

for the day.

Aline-Theirmens
Am Beet Sugar
Am Car & Fdy
Am Can Library
Am Can Products
Am H. & L. pf
Am Con Library
Am Library
Am Superior by
Am Superior by
Am Superior by
Am Superior
Am Wind, Co. et
Amacond Ministry

paign is open to every one. There are no conditions.

ter to voluntarily do without a few things now than be forced to give up many things by and by."
"And I tell you it's been a lot of

growing bigger and stronger for the showers of the coming 'rainy days.' We've had all the excitements of Wall

There was a funeral up at Morn
inguide the other day. It was a sad weekly and was content to start with our determination to adjust our livoccasion, as most funerals are, but him on \$1,200 a year and prospects. ture, same as rent, clothing or any other necessary item in our budget. "Our income is now \$25 a week. Out

of this we and our little baby get most of the comforts of life, carry \$6,000 life insurance, pay as we go and tay aside 20 per cent.

"Our annual budget tells how we Hent (5 rooms), 17.5 per cent 228

some one had to go along. They managed it some way, but if there is such a thing in this world as a hopeless task it is to scurry around to get some money when there isn't money to get.

WOMAN GAVE UP GOOD JOB TO MARRY POOR MAN.

Thrift often has an ingredient commonly known as nerve. The writer of the following letter left a position paying her \$35 a week to marry a man making \$1,300 a year, and it was her financial policy that brought success.

"BRONX, N. Y."

The the Tarift Lister of the Investage World:

"My husband is extrayagant. It is to scurry around to get stands it some management in the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning that the office of a former employer, or give stenography lessons, earning in the office of a former "FAMILY FINANCE ENGINEER." Under this arrangement two and two come pretty nearly making five, as stated. Counting insur-ance as a form of saving, they are laying aside nearly 30 per cent, of the rather modest income, which indicates that the item "determination," while not appearing in the percentage schedule, is a strong factor in it. The reason for the success of this budget lies in

eo each pay day I put \$5 away in an envelope marked "clothing." My monthly rental of \$17 is split in half.

\$-\$8.50. The rest of my salary is divided: My wife, \$20; church and charity, \$3; car fare and happers, \$2; pleasure, \$1.50; saving, \$6.50.

"The \$6.50 saving and \$1 set aside for insurance are deposited in a Prosperity Fund conducted in our office (under State supervision), where it draws 4 per cent, from the day it is deposited till withdrawal, I withdraw and make deposits in a savings bank June and Dec. 30.

"C. A. A."

This is one of the best kinds of

This is one of the best kinds of schemes for taking care of insu.

OIL AT HIGH PRICE HELPED TO KEEP **GAS RATES HIGH**

Friendly" Relations Between Oil and Gas Interests Shown at Inquiry.

PAID ABOVE MARKET.

Kings County Company Made No Effort to Get Contract Readjustment.

By Sophie Irene Loeb.

If any citizen of Greater New York who is paying a higher rate for gas he han 80 cents wants to know the fundamental reason for it let him ead the testimony and attend the them a figure licarings of the inquiry Into the transactions of oil contracts for the making of gas now being conducted by the Public Service Commission.

To say nothing of interlocking directorates, in which directors of gas companies are also directors of oil companies (oil companies that sell to the gas companies), there seems to be a considerable undercurrent of

As one example of interlocking di-In an irregularly weak opening rectorates, William Rockefeller of the Standard Oil Company is a trustee ship by selling at an advance, but of the Consolidated Gas Company.

It has also been shown in the testimony that the gas companies "that were contesting the 80-Cent Gas Law were paying at least 1 cent a gallon for oil in excess of the price paid by other gas companies, although they were by far the largest consumers and as such, entitled by ordinary business usage to the lowest rates given to any buyers. To have taken oil at a lower price at that time, however, would have reduced the cost of producing gas between 4 and 5 cents a thousand, and thus have justified the original recommedation of the Stevens Committee for 75-cent instead of 80-cent gas."

According to the Commission of Corporations of the Petroleum Industry, this was due to these interlocking directgrates.

oped yesterday in the cross-questioning of C. M. Higgins, a director of the Standard Oil Company, who "selfs off don't not be read of the Standard Oil Company, who "selfs off don't not be read of million gallons. I coasts, and from Montreal to New | tional two million gallons. Orleans," in respect to the last contract he made with the Kings County Lighting Company at a time when the people of that district were endeavoring to secure an 80-cent gas rate, the that as late as last Friday Mr. His well-known case which has been be. gins would have made an adjustment fore the Public Service Commission with the company, netwitistanding fore the Public Service Commission

MADE NO EFFORT TO GET AN ADJUSTMENT. It developed before the Communication,

when a company makes an improviwhen a company makes an improvi- the Kines (county (company) came in dent contract and the price of oil to-morrow or the next day and

an adjustment from the Standard O Company, generally by an arrange

he would now make an adjustmen when asked by a representative of The Evening World if he had no

The Evening World if he had not authorized a statement last Wednes-day must be might make an adjust ment oven now with the Kings County Company if they arranged for

say nothing of the also forgotten his own testimony taken only last Friday before the as last month he did actually quote

So that there was little effort by the Kings County Lighting Company obtain an adjustment while this peal for a lower gas rate was pend-t. No doubt the Public Service terday in comparison with that of last Friday, which follows:

he Kings County Comp. come to you at a time when he we not in the market, and you know ing, that must exist in order to make his company, would it have been in accordance with your general practice.

Q. And if he had come to you in December, say on or about Dec. 21, 1915, which is the date of the letter to the Commission, and asked for a quotation, would you have made him a quotation as low as 4.575? A. As a matter of fact. I think I gave him a

Q. In December, 1915? A. Yes, sir; if my memory serves me correctly, I made him a quota-

tion.
Q. Do you recall what the quotation was? A. To the best of my memory it was \$7a cents, for a limited quantity of oil. certainly compares favorably the oil contract mode at 4.57c.

January, 1914, with the Kings County , NOT ONLY PAID HIGH PRICE, BUT WANTED MORE OIL.

Kings County Company not only price now is higher. Commissioner Williams—I am not bought more oil than they needed at the high price, but that they wanted the high price, but that they wanted the high price is higher, he was a good contract now mmissioner Williams are:

omething was said about an addi-Q: They wanted an option on an ad-ditional amount? A. No, they wanted no option; they wanted to buy their

his statements of yesterday, in which

Mr. Hurging The fact of the matter is, the trade was made many months before they wished to use the all. Q. Suppose that he (Mr. Mend of JOHNNY DIDN'T WATCH **OUT AND BUG-A-BOO** MAN ALMOST GOT HIM

Locked All Night in a Freight Car and Got Ride He Didn't Want.

The Bugabos Man who lucked all at night in a dark corner of box

furking in the dim shadows back of statement, evidently Mr. Higgins had the horrible shape Johnny was sure he could make out the shadowy forms of the gobins he had heard about Of course Johnnie is a brave little now," he would adjust the contract, fellow; but you'd have been scared to but it is also recorded that as late if you'd seen that Bugaboo. Some follow: but you'd have been scared too times he'd reach out long, shadowy arms and clutch at Johnnie. Bu Johnnie always shrank back just ou of reach and managed to escape

Finally, this morning, there came ounding on the doors and it scared the Bugaboo Man. And when a rack of light came flittering through the gloom the Bugaboo Man turned all and run. And the first thing Johnnie knew he was outside the box car and in the grip of a big. burty fellow, arrong enough to fright

ditract? A. Well, I might do so. Q. You might reduce it down to the et has changed very materially since Mr. Carey (attorney for Higgins)-

Air. Carey—If he came in now and

Commissioner Williams—I say if he ame in and asked for a new contract evidently they have either got to go you or the Standard of New Jersey if they really expect service, it as pears from the evidence. If they real extect to get the oil they want the have got to go there, I am assuming now that he comes to you and want to get a contract for the next year a two's supply, whether you will giv him the advantage of the reduction you did the others, like you did

of the time, of course, it has been Mr. Carey-I presume, Mr. Commissioner, what you really want there is whether, if he had come to him in July, when the Brooklyn Union came and the Consolidated went to the other company, when

the price was low, would he have then just as he did with the Brooklyn Union— Commissioner Williams—Yes, and he said he would. Now I asked if he would come now, if he would still adjust it, and he

said yes.

Mr. Higgins — I would, if he wished to buy a further supply of oil. I might make some business arrangement with him that would cover a further supply. The market to-day is higher than 4.575

delivered at his works.

en even a Bugaboo Man. So Johnnid vas saved and the Bugaboo foiled. Johnnie didn't know what terrible hings lurked in the darkness of the things lurked in the darkness of the car when he crawled into it, yester-day afternoon, in the freight yards opposite his home at No. 21 Berlin Street, Newark. Johnnie was tired, and before he knew it he had fallen asleep in the car. When he awoke the door was tightly scaled and the car was humping along at a rapid rate. And there in the corner stood the Buguboo Man!

Officials of the Pennsylvania and

the Hugaboo Man!
Officials of the Pennsylvania and
the Lehigh Valley ordered tracers to
locate every car that left the Newark
yard yesterday afternoon. This morning it was learned some had been
shipped to the Communipaw yards
of the Lehigh Valley. And there, af-

Hurry, Mother! Remove poisons from little stomach, liver, bowels.

Give "California Syrup of Figs" if cross, bilious or feverish.



centle, thorough laxative should always be the first treatment given.

If your little one is out of sorts, halfsick, isn't resting, eating and acting naturally—look, Mother! see if tongue is coated. This is a sure sign that the little stomach, liver and bowels are clogged with waste. When cross, irritable, feverish, stomach sour, breath bad or has stomach-ache, diarrhoea, sore throat, full of cold, give a teaspoonful Sirrey—The price is higher, he has a good contract now—ad—nissioner Williams—For a part time, of course, it has been now out of the fittle bowels without the price. griping, and you have a well, playful shild again.

Mothers can rest easy after giving this harmless "fruit laxative," because t never fails to cleanse the little one's iver and bowels and sweeten the stomach and they dearly love its pleasant taste. Full directions for babies, chiliren of all ages and for grown-ups printed on each bottle.

Beware of counterfeit fig syrups. Ask your druggist for a 50-cent bottle of "California Syrup of Figs;" then see that it is made by the "California Fig Syrup Company."—Advt.

HELP WANTED-MALE. Apoly F L A. T., Poughtnessie, N. Y.

In almost every town and hamlet in the United The greatest story ever filmed, is being shown in motion pictures by PATHE ALBERT PAYSON TERHUNE has written this powerful tale of romance, adventure and heredity. Ruth Roland and Frank Mayo the popular BALBOA stars are featured in the pictures SEE THEM TO-DAY

TO A STUDY

A stomminutes. A stomminutes. Appela, sourness, Appela, sour HOW MEN AND WOMEN COME BACK IN SAVING. One of the most gratifying results of the thirst campaign as the evidence which is being continually put forth to show that men and women, after serious reverses, can "come back." It is reassuming to heavy of cases like the ter each pay day will just meet the ex-tre each pay day will just meet the ex-lation of the each pay day will just meet the ex-lation of the each pay day will just meet the ex-lation of the each pay day will just meet the ex-lation of the each pay day will just meet the ex-lation of the each pay day will just meet the ex-lation of the each pay day will just meet the ex-lation of the each pay day will just meet the ex-lation of the each pay day will just meet the ex-lation of the each pay day will just meet the each pay day will be each pay day will that they hold \$177,801,749 reserve in excess of legal requirements. This is a decrease of \$5,112,878 from last week. is reassuring to hear of cases like the "Tam paid twice a month—\$47.50 a pay day. My insurance premium is \$24. By putting away \$1 each pay day I am able to meet this premium unfortunate business venture—to begin life all over again at forty, with as it falls due without drawing anything from my salary. The same way with elothing—from six years' experience with my system I know that every bit of clothing I require during the year will cost just under \$120, so each pay day I put \$5 away in an envelope marked "clothing." My FOR SALE. PAY+2 DOWN I WEEKLY Ciothing for Men and Women PRUDENTIAL CO., 5 STORES—Open Evgs. 1 Fark Place, Cor. Brandway. 243 West 12545 Sheet. 400 Jackson Avg., L. I. Citz. 889 Pattor 81, Braye, opp Horough Hall. 145 Newsers Avg., Jersey City. but

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STEAMBOATS.